

In re:  
Patrick Flannery  
Caroline Flannery  
Debtors

Case No. 20-14177-djb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 03, 2025

User: admin  
Form ID: 167

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick Flannery, Caroline Flannery, 1618 Fawn Lane, Huntingdon Valley, PA 19006-7918

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2025 at the address(es) listed below:

Name	Email Address
CAMERON DEANE	on behalf of Joint Debtor Caroline Flannery cdeane@weltman.com tkennedy@ymalaw.com
CAMERON DEANE	on behalf of Debtor Patrick Flannery cdeane@weltman.com tkennedy@ymalaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor Philadelphia Federal Credit Union bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MILOS GVOZDENOVIC	on behalf of Creditor PSECU mgvozenovic@weltman.com pitecf@weltman.com
PAUL H. YOUNG	

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on behalf of Joint Debtor Caroline Flannery support@ymalaw.com  
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com  
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

PAUL H. YOUNG

on behalf of Debtor Patrick Flannery support@ymalaw.com  
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com  
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Patrick Flannery	)	Case No. 20-14177-djb
	)	
Caroline Flannery	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF HEARING

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable  
Derek J Baker , United States Bankruptcy Judge to consider:

Objection to Certification of Default

on: 4/3/25

at: 11:00 AM

in: Courtroom #2, 900 Market Street, Philadelphia, PA 19107

Date: March 3, 2025

For The Court

Timothy B. McGrath  
Clerk of Court